

FINANCIAL REGULATIONS

FOR NORTHWESTERN QATAR STUDENTS

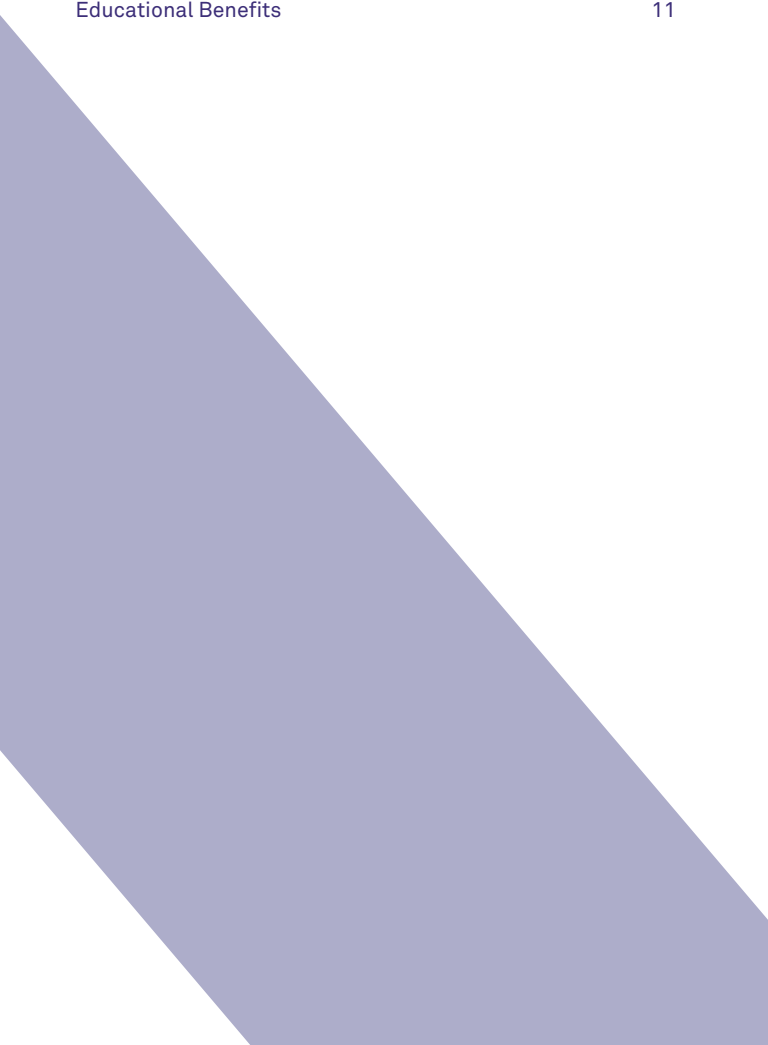
2023-24



Northwestern | QATAR

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WE'RE HERE TO HELP

Northwestern University in Qatar's (NU-Q) Student Finance handles student accounts each year. We are responsible for the billing and collection of tuition, fees, and housing charges. We are here to answer your questions and resolve any problems concerning the financial regulations described in this booklet and on the [Student Finance website](#). Feel free to contact us at:

NU-Q Student Finance studentfinance@qatar.northwestern.edu
+974 4454 5205 (phone)

ABOUT THIS BOOKLET

The financial regulations in this booklet pertain to the 2023–24 academic year and replace those of all previous years. The information applies in general to students enrolled in NU-Q undergraduate programs.

Please read this booklet carefully. Failure to do so does not exempt you from compliance with the rules and regulations it contains.

NU-Q reserves the right to change without notice any statement in this booklet concerning, but not limited to, rules, policies, tuition, fees, curricula, and courses.

YOUR FINANCIAL OBLIGATIONS

As a Northwestern student, you are responsible for meeting your financial obligations to the University. If your account becomes overdue, you will incur a late payment fee (see “Common Fees” in this booklet).

The Assistant Director of Student and Auxiliary Business Services and/or the Director of Business and Finance can prevent the registration of students whose accounts are overdue. Students with unpaid bills may not receive their diplomas or transcripts, or have their enrollment or degrees confirmed, until all financial obligations are met in full.

Email Communication

The University has the right to use email to send you official communication—including any pertaining to tuition, billing, and financial aid—and to expect students to receive and read such messages in a timely manner. Official University email is always sent to your Northwestern student email address; the University is not responsible for email forwarded to an alternate address. Failure to receive or read official University email does not exempt you from knowing and complying with the message content.

BILLING AND PAYMENTS

Accessing Bills

Northwestern Qatar uses your Northwestern student email address to send tuition invoices and monthly statements.

Payment Due Dates

Please note that failure to receive a bill is not sufficient cause for extending the payment due date.

*Payment due dates each semester**

Fall	September 15, 2023
Spring	February 1, 2024
Summer	June 1, 2024

Making Payments

Payments may be made by wire transfer to NU-Q’s bank account. The students’ ID number and name must be identified.

Wire Details

For payments in QAR

Name: Northwestern University in Qatar

Address: CBQ, Main Branch, Doha, Qatar

Swift code: CBQQAQQA

IBAN: QA32CBQA000000004010748549002

For payments in USD

USD account IBAN: QA40CBQA000000004010748549052

Please include your name and student ID in the transfer and upload a screenshot to the [Proof of Payment portal](#) when the transfer has been made to ensure proper matching to your student account.

Additional Details

NU-Q does not accept any cash or check payments on campus. Students can deposit cash and checks at Commercial Bank of Qatar directly in account number 4010748549002, account name: Northwestern University in Qatar.

The student's name and student ID must be identified on the deposit slip. Please upload a screenshot to the [Proof of Payment portal](#) to ensure proper matching to your student account.

Please contact the bank directly to ensure which branch is accepting cash and/or checks and will accept a corporate deposit.

Northwestern Qatar does not accept card payments. However, card payments may be made online at [NUQ.flywire.com](https://nuq.flywire.com) using credit card or bank transfer. Payments online must be entered in US dollars, but the transaction will be charged in Qatari Riyals. Transaction fees will apply.

Payment Plan

The University offers tuition and fee payment plans for each semester that allows you to divide educational costs for the semester into five equal monthly payments. Fall payment plans are from August to December and Spring payment plans are from January to May. All payment plan payments are due on the 15 of each month.

Third-Party Payments

If a third party such as a sponsor has agreed to pay your tuition, Student Finance may be able to facilitate the billing and payment process for you. Please note, however, that even with a third-party payment arrangement in place, you, the student, are ultimately liable for all charges on your account. For more information, see ["How to Make a Payment"](#) on the Student Finance website.

Opt Out of Textbook Fee

Students may elect to opt out of receiving textbooks provided by the University. The opt-out decision must be made and communicated to Business and Finance one day prior to the beginning of classes each semester. Incoming first-year students may opt out only with prior approval by Business & Finance. Failure to comply with the opt-out deadline will result in textbook fees, regardless of whether the textbooks were received or not.

To request to opt out of your textbooks, please use the following link: [opt-out of textbooks service request](#).

Late Payments

If payment is not received by the due date, you will be charged a late payment fee (see “Common Fees” in this booklet). Failure to pay bills on time may result in financial holds on your registration and transcript.

Financial Aid Payments

Financial aid credits will not be reflected on your student account until you have registered for the term and tuition has been charged. Additionally, credits may be removed from your account if you do not meet the requirements set by the aid source(s). It is your responsibility to contact the appropriate financial aid office if problems or delays occur.

Federal Title IV financial aid (US citizens) and QF financial aid are applied directly to your tuition and fees account. This account may include other charges such as IT fines, housing fines etc.

University-appropriated financial aid and outside scholarships or sponsorships are applied directly to bills for tuition and fees.

First-time federal student loan recipients (US Taxpayers) must meet specific requirements—such as completing entrance counseling, promissory notes, and other tasks outlined on their “To Do Item List” on CAESAR—before the loan funds can be disbursed. Upon leaving the University for any reason, including graduation, student loan recipients must complete exit counseling.

Notice of right to cancel (US tax payer)

You have the right to cancel all or a portion of your Federal Direct Loan(s) within 14 days of the date of the disbursement notice. If you wish to cancel your loan, contact the Office of Financial Aid at Main Campus.

Tax liability (US Tax payers)

If your grant or scholarship funds exceed qualified tuition and related expenses, they may be taxable and therefore reportable to the Internal Revenue Service. Qualified tuition and related expenses are defined as tuition and fees required for enrollment or attendance, as well as fees, books, supplies, and equipment required for courses and instruction. Questions concerning the taxability of grants or scholarships should be directed to the IRS or a tax professional.

REGISTRATION CHANGES, WITHDRAWALS, AND REFUNDS

Registration Changes

Changes in registration must be completed through CAESAR or through the process established at NU-Q; ceasing to attend classes is not an official means of dropping a course. Please note that registering less than full-time in any given term may have implications beyond your student account; consult the appropriate offices (e.g., your academic department, financial aid office) before making such changes. You may not add courses or change course sections after the add/drop deadline. As a rule, the University cannot give refunds or reduce tuition bills for any course dropped after the add/drop deadline.

For more information about University registration policies and procedures, including the Undergraduate Registration Requirement that applies to degree-seeking undergraduate students, please visit the [academic resources website](#).

Withdrawal from the University

Students who wish to withdraw from Northwestern University in Qatar after registering for classes in any semester must file a withdrawal form (available via Student Records). The withdrawal takes effect the day the completed form, bearing the required signatures, is received by Student Records. Students who have taken the final exam may not withdraw and must take the grade they earned. If you do not notify Student Records of your intent to withdraw, your enrollment and charges will remain on your record.

Tuition deposits are not refundable under any circumstances. However, depending on the date of your official withdrawal from Northwestern during a given term, tuition (less the deposit) and refundable fees may be refunded.

General Institutional Refund Policy

The percentage of tuition refunded depends on how long you were enrolled in the term. A term is inclusive of the official first day of classes through the official last day of the final exam period for the term.

<i>Time of withdrawal</i>	<i>Tuition refund</i>
When or before the first 10 percent of the term has elapsed	100 percent (less tuition deposit)
After 10 percent but not more than 25 percent of the term has elapsed	75 percent
After 25 percent but not more than 50 percent of the term has elapsed	50 percent
After 50 percent of the term has elapsed	0 percent

Return of Financial Aid If You Withdraw

Title IV funds (US tax payers)

Federal programs that issue grants and loans authorized under Title IV of the US Higher Education Act require a calculation to determine how much, if any, of the Title IV aid you received for the term must be returned if you withdraw from the University. If the withdrawal date occurs before the first 60 percent of the term has elapsed, the amount of Title IV aid retained is based on the amount of the term that elapsed (or the number of days of attendance) prior to the withdrawal date divided by the total number of days in the term. This Return of Title IV Funds Calculation determines the amount of Title IV aid “earned” for the period of enrollment. Any “unearned” Title IV funds must be returned in the following order, as prescribed by federal regulations:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Federal Loan
4. Direct PLUS Loan
5. Federal Pell Grant
6. Federal SEOG
7. Teach Grant
8. Other Title IV assistance programs

If the withdrawal date occurs after the first 60 percent of the term has elapsed, the amount of Title IV aid retained is 100 percent, and no return of Title IV funds is required. However, a portion of the non–Title IV funds (i.e., state assistance, outside scholarships, private loans, and/or University-appropriated financial aid) may have to be returned; see below and contact your school’s financial aid office for more information.

Other funds

QF financial aid, scholarships, sponsorships, and University-appropriated financial aid for the term must be reviewed if you withdraw from the University.

If you retain University-appropriated assistance for unpaid institutional charges as a result of a withdrawal, please consult your financial aid office to determine the impact on future eligibility.

Any financial aid funds that remain after all necessary adjustments have been made will be released to you. However, if refund calculations result in a balance due on your tuition account, you will be required to make the appropriate payments.

Repayment of refunds (US tax payers)

If you receive a refund for the term, you may be required to repay a portion of that refund once the Title IV aid has been returned to the Department of Education. Main campus' financial aid office will contact you with specific details. Student Finance will also notify you of the amount owed and bill your student account accordingly.

Student repayment of aid (US tax payers)

In rare instances, as a result of the Return of Title IV Funds Calculation, a student who received federal aid and then withdraws from the University may have to repay a portion of the aid directly to the Department of Education. Until the repayment is collected in full, the student will be ineligible to receive further Title IV funds, and subsequent financial aid transcripts received by the Office of Financial Aid will show that the student owes repayment.

Housing Contract Adjustments

Withdrawal from the University may affect your QF housing contract. Once a student has officially withdrawn from NU-Q, QF housing will be notified of the change in status. If you are planning to withdraw from University, please contact QF housing to coordinate.

Military Service

If you are ordered to active duty in the military during an academic term and are thus unable to complete coursework, you are entitled to a full refund of tuition and fees for the term. However, if you arrange with your instructor(s) and school to receive credit for one or more courses, the refund will be prorated based on the credit received. In order to receive your refund, you must provide proof of active-duty orders to Student Finance.

TUITION AND FEES

Tuition and fees listed here are for the 2023–24 academic year, excluding Summer Session 2024. The University may adjust such features of the academic experience as course offerings, modalities, and grading; changes may be communicated by the University or a student program. Should these changes occur, tuition and fees will not be refunded or prorated. Tuition increases should be expected in subsequent years. University fees are grouped under “Common Fees” on page 8.

Full-time (3–5.5 units) tuition	\$32,443.50/ semester
Part-time (under 3 units) tuition (graduating seniors)	\$11,543/unit
Excess course (over 5.5 units) tuition	\$11,543/unit
Activity events fee	\$124.50/sem.
Health fee (fall, spring)	\$399/sem.
Textbook Fee (fall, spring)	\$500/sem.

COMMON FEES

Below is an additional fee that can apply to Northwestern Qatar students. It pertains to the 2023-24 academic year. Other types of fees (e.g. field trips, fines) may also be incurred.

Late payment penalty fee	\$300/sem
Wildcard replacement fee	\$25

Undergraduate Housing

For detailed information about policies, procedures, and costs associated with residing in Qatar Foundation housing, see the [QF housing website](#).

When calculating a student’s financial aid, Northwestern Qatar includes the cost of the residence hall only. If a student chooses a different housing option, the additional cost of a higher priced housing option will be added to the student account.

Resident contracts

Only students who are regularly enrolled full-time at Northwestern as degree candidates are eligible to reside in QF undergraduate housing. Eligibility is forfeited if your student status is terminated for any reason.

Students are required to sign QF housing contracts before they may take up occupancy in student residences. Any issues that may arise between QF housing and the student should be addressed directly with QF housing.

Payment of Housing Bills

Payment of QF housing bills are made to NU-Q and housing invoices can be included on University payment plans. QF housing deposits are to be paid to NU-Q as well. No payments should be made directly to QF housing.

EDUCATIONAL BENEFITS

For Northwestern Employees

Northwestern provides tuition benefits for full-time, benefits-eligible employees. The Employee Reduced Tuition benefit is for eligible employees taking undergraduate or graduate courses at Northwestern. You must be full-time and benefits-eligible prior to the start of the term to be eligible for this benefit. The Enhanced Employee Tuition benefit is for eligible employees taking undergraduate or graduate courses at Northwestern. Eligible employees are full-time, benefits-eligible employees who have completed at least three years of full-time, benefits-eligible service prior to the beginning of the term, are earning less than \$100,000 gross annually, and are actively working/on the University payroll. The Dependent Reduced Tuition Plan is for an employee's spouse/civil union partner and dependent child(ren) taking undergraduate courses at Northwestern. In general, you must have completed five years of full-time, benefits-eligible service to be eligible for the Dependent Reduced Tuition Plan; however, only six months of full-time, benefits-eligible service is required for courses pursued in the School of Professional Studies.

It is recommended that you complete the online application in [MyHR](#) prior to registration. Only one application is needed per student per calendar year.

Forms must be received online by December 31 of the calendar year in which the benefit is requested. Late fees may accrue on accounts where the form has not been submitted in a timely manner. Payment of the student portion of the tuition charges must be made by the tuition invoice due date. These benefits do not cover fees.

For more information, see [Northwestern Tuition Benefits](#) or contact the Office of Human Resources Benefits Division at tuition-benefits@northwestern.edu or 847-491-7513.

Northwestern University is committed to providing a safe environment free from discrimination, harassment, sexual misconduct, and retaliation. To view Northwestern's complete nondiscrimination statement, see www.northwestern.edu/equity/about/statements-initiatives/non-discrimination-statement.html, and for crime and safety data, see www.northwestern.edu/up/safety/annual-report.

Student Finance

<https://my.qatar.northwestern.edu/finance/index.html>

Northwestern University Qatar

Education City

Doha, Qatar

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